

FIG. 1

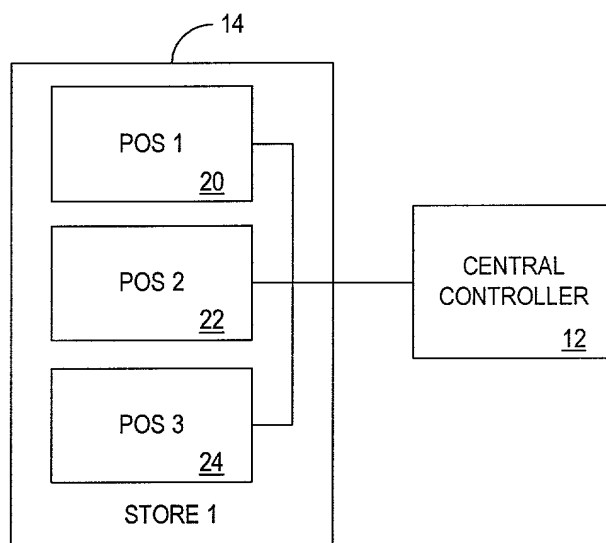


FIG. 2

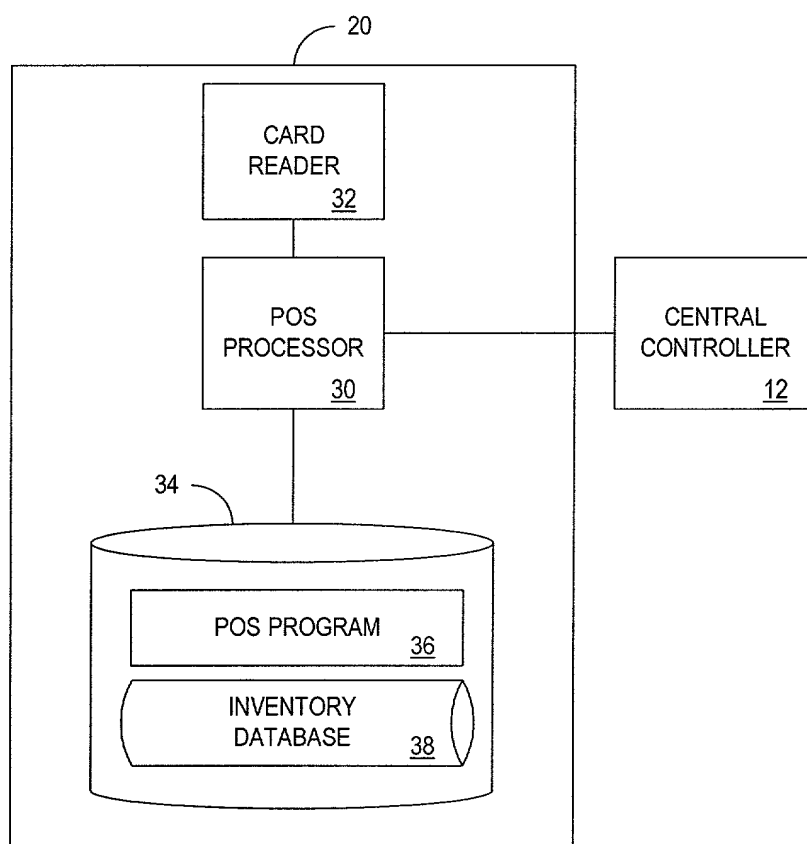


FIG. 3

FIG. 4

1003691 010203 202010 1699007

46

CREDIT CARD ACCOUNT NUMBER 60	NAME 61	ADDRESS 62	BALANCE LIMIT 63	BALANCE 64
1111-1111- 1111-1111	BILL SMITH	123 RED ST. ANYWHERE, USA	\$2,000	\$1,016.94
1111-2222- 2222-2222	SUSAN GREEN	456 BLUE ST. ANYWHERE, USA	\$4,000	\$3,120.48
1111-3333- 3333-3333	ELIOT BROWN	678 GRAY DR. ANYWHERE, USA	\$1,000	\$90.32

57

58

59

FIG. 5A

48

TRANSACTION IDENTIFIER 76	CREDIT CARD ACCOUNT NUMBER 78	TRANSACTION DATE 80	INSTALLMENT PLAN IDENTIFIER 82	MERCHANT IDENTIFIER 84	PURCHASE PRICE 86
130112	1111-8888- 8888-8888	8/23/97	NONE	13456	\$62.29
130113	1111-5555- 5555-5555	8/23/97	A	12421	\$82.51
130456	1111-1111- 1111-1111	8/23/97	B	12456	\$435.97

70
72
74

FIG. 5B

FIG. 5C

50

INSTALLMENT PLAN IDENTIFIER 96	TERM 98	INTEREST RATE 100	REQUIRED PURCHASE PRICE 102
A	12 MONTHS	16%	BETWEEN \$250 AND \$1,000
B	24 MONTHS	15%	BETWEEN \$250 AND \$1,000
C	36 MONTHS	13%	BETWEEN \$250 AND \$1,000

90

92

94

FIG. 5C

108

109

CREDIT CARD ACCOUNT NUMBER 1111-1111-1111-1111				
TRANSACTION IDENTIFIER <u>116</u>	TRANSACTION DATE <u>118</u>	BILLABLE CHARGE <u>120</u>	MERCHANT IDENTIFIER <u>122</u>	TRANSACTION DESCRIPTION <u>124</u>
128003	8/21/97	\$32.81	12345	MISC. GROCERIES
128116	8/22/97	\$12.92	12348	GASOLINE
130456-B-1	8/28/97	\$21.14	NA	COLOR TELEVISION 456 PAYMENT 1/24

110

112

114

FIG. 5D

CREDIT CARD ACCOUNT NUMBER ¹³⁶	PURCHASE PRICE ¹³⁸	TRANSACTION IDENTIFIER ¹⁴⁰	INSTALLMENT PLAN IDENTIFIER ¹⁴²	NUMBER OF PAYMENTS MADE ¹⁴⁴	INSTALLMENT AMOUNT ¹⁴⁶
1111-3333- 3333-3333	\$221.47	118271	A	9	\$20.09
1111-2222- 2222-2222	\$482.61	128497	A	4	\$43.79
1111-1111- 1111-1111	\$435.97	130456	B	0	\$21.14

130

132

134

FIG. 5E

FIG. 5F

56

MERCHANT IDENTIFIER 156	MERCHANT NAME 158	ADDRESS 160
12456	RETAIL STORE X	4820 RED ST. ANYWHERE, USA
12457	GROCER Y	7221 AZURE LA. ANYWHERE, USA
12458	GASOLINE SUPPLIER Z	4281 GREEN STRIP DR. ANYWHERE, USA

150
152
154

FIG. 5F

200

CREDIT CARD ACCOUNT NUMBER	NAME	ADDRESS	BALANCE LIMIT	BALANCE
1111-1111-1111-1111	BILL SMITH	123 RED ST. ANYWHERE, USA	\$2,000	\$1,016.94

210

TRANSACTION IDENTIFIER	CREDIT CARD ACCOUNT NUMBER	TRANSACTION DATE	INSTALLMENT PLAN IDENTIFIER	MERCHANT IDENTIFIER	PURCHASE PRICE
130456	1111-1111-1111-1111	8/23/97	B	123456	\$435.97

215

MERCHANT IDENTIFIER	MERCHANT NAME	ADDRESS
12456	RETAIL STORE X	4820 RED ST. ANYWHERE, USA

220

INSTALLMENT PLAN IDENTIFIER	TERM	INTEREST RATE	REQUIRED PURCHASE PRICE
B	24 MONTHS	15%	BETWEEN \$250 AND \$1,000

230

CREDIT CARD ACCOUNT NUMBER 1111-1111-1111-1111				
TRANSACTION IDENTIFIER	TRANSACTION DATE	BILLABLE CHARGE	MERCHANT IDENTIFIER	TRANSACTION DESCRIPTION
130456-B-1	8/28/97	\$21.14	NA	COLOR TELEVISION 456 PAYMENT 1/24

240

CREDIT CARD ACCOUNT NUMBER	PURCHASE PRICE	TRANSACTION IDENTIFIER	INSTALLMENT PLAN IDENTIFIER	NUMBER OF PAYMENTS MADE	INSTALLMENT AMOUNT
1111-1111-1111-1111	\$435.97	130456	B	0	\$21.14

FIG. 6

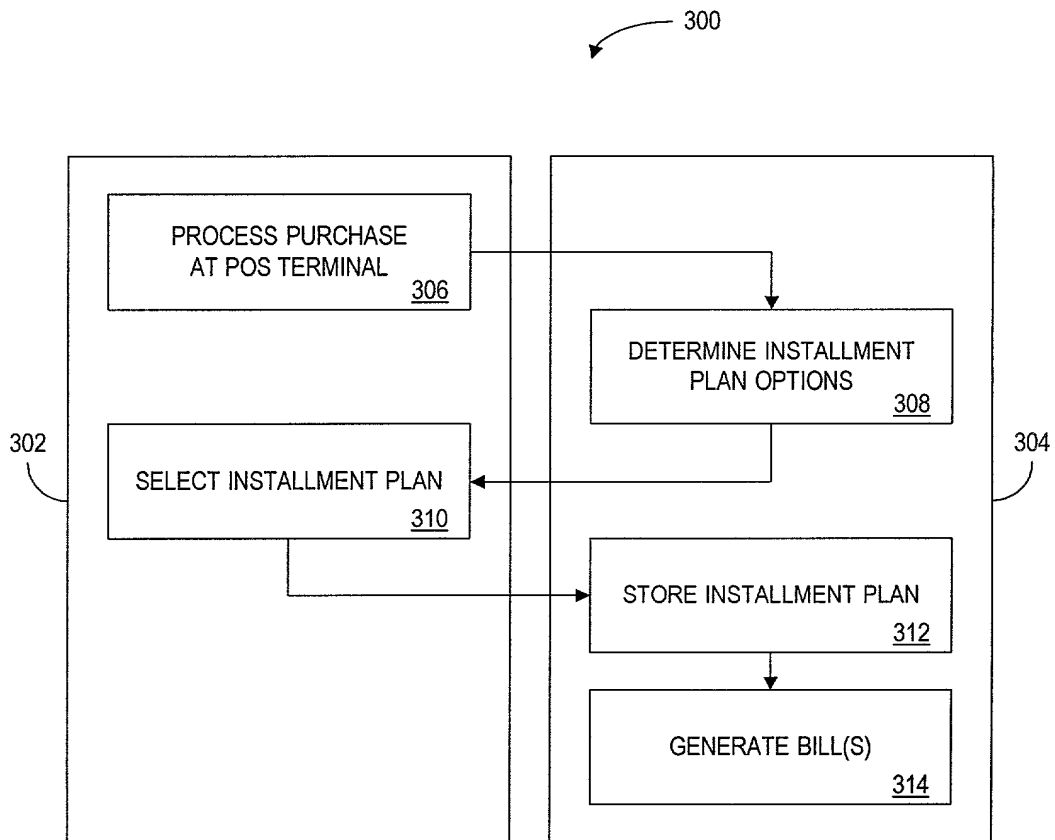


FIG. 7

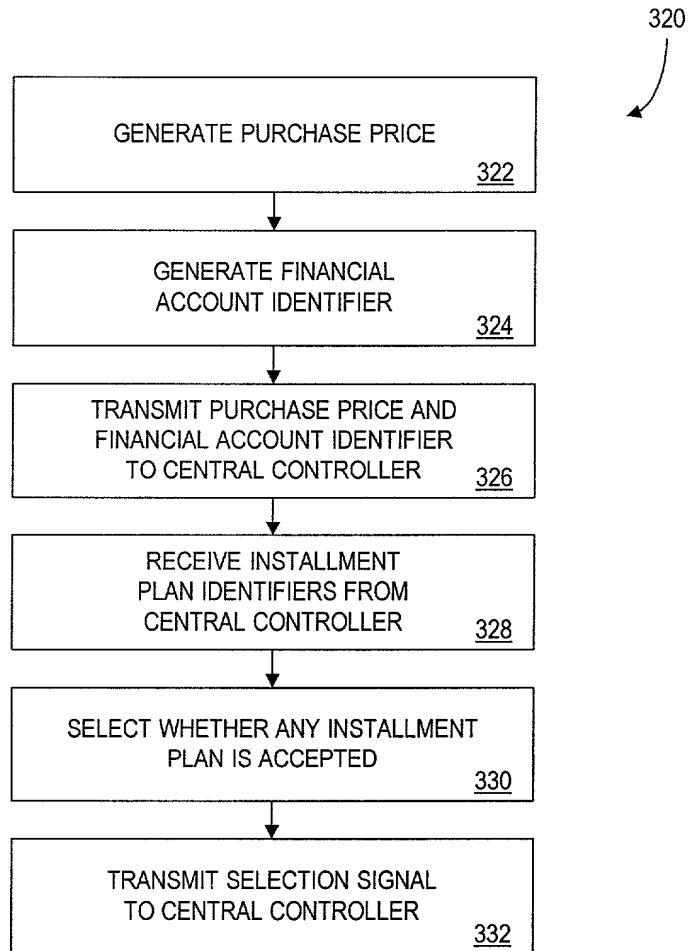


FIG. 8

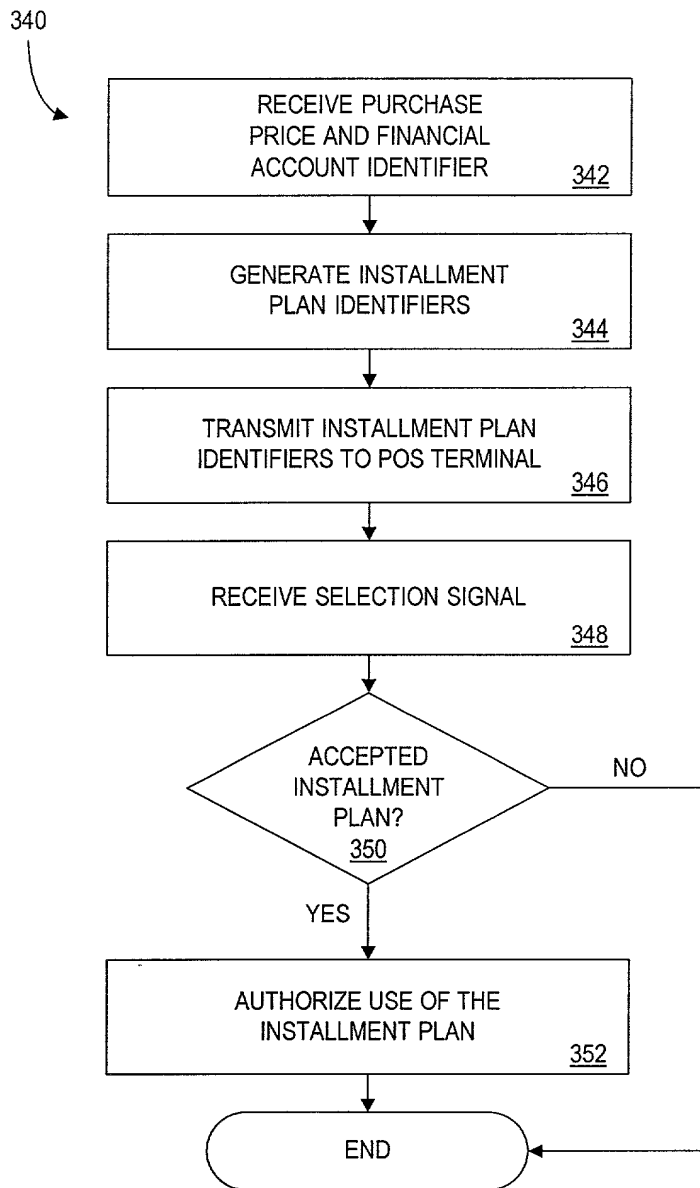


FIG. 9

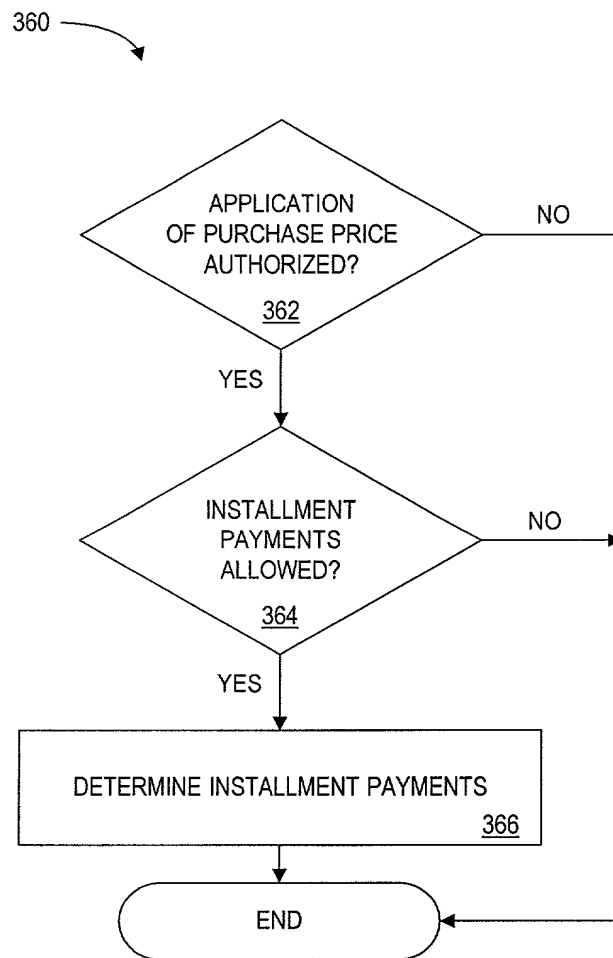


FIG. 10

STATEMENT

DATE **9/15/97**

FINANCE PLAN MINIMUM PAYMENT: \$21.14

CREDIT LINE BALANCE

MINIMUM PAYMENT:

\$24.00

TOTAL MINIMUM PAYMENT DUE:

\$45.14

PAYMENT DUE:

10/1/97

CUSTOMER: BILL SMITH

ACCOUNT NUMBER: 1111-1111-1111-1111

YOUR CHARGES THIS PERIOD:

128003

8/21/97 SHOP RITE

MISC. GROCERIES

\$32.81

128116

8/22/97 EXXON

GASOLINE

\$12.92

130456-B-1

8/28/97 FINANCE PLAN

TELEVISION 456
PAYMENT 1/24

\$21.14

TOTAL

\$66.87

FIG. 12

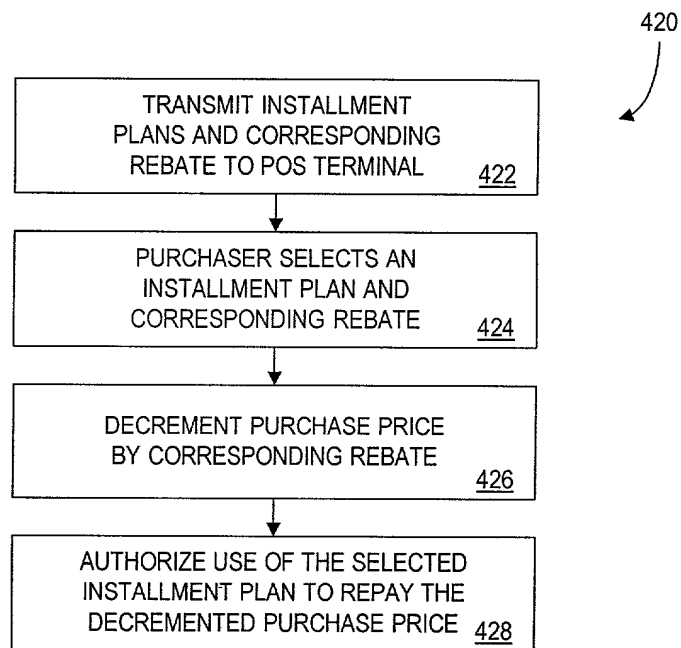


FIG. 13

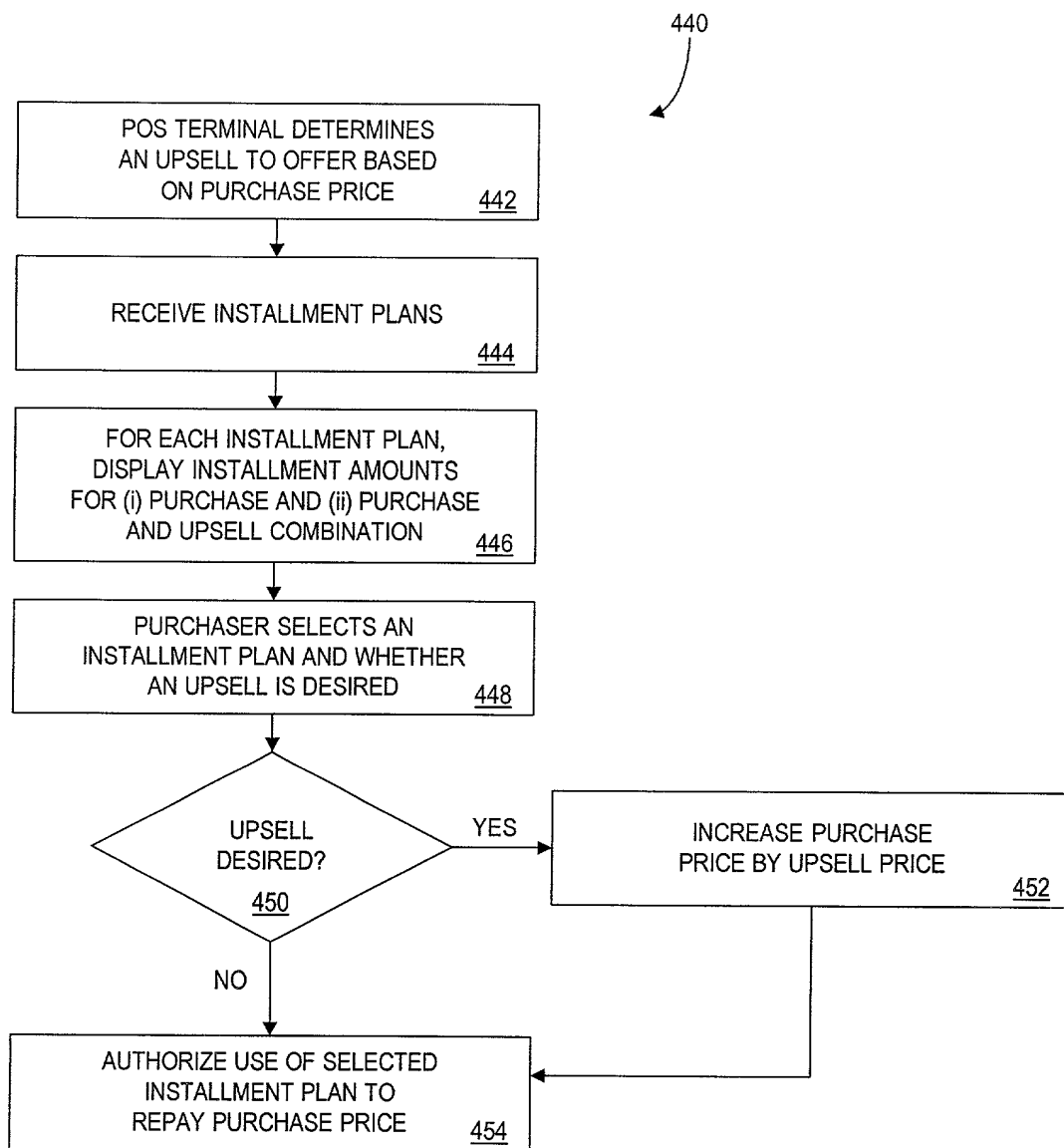


FIG. 14

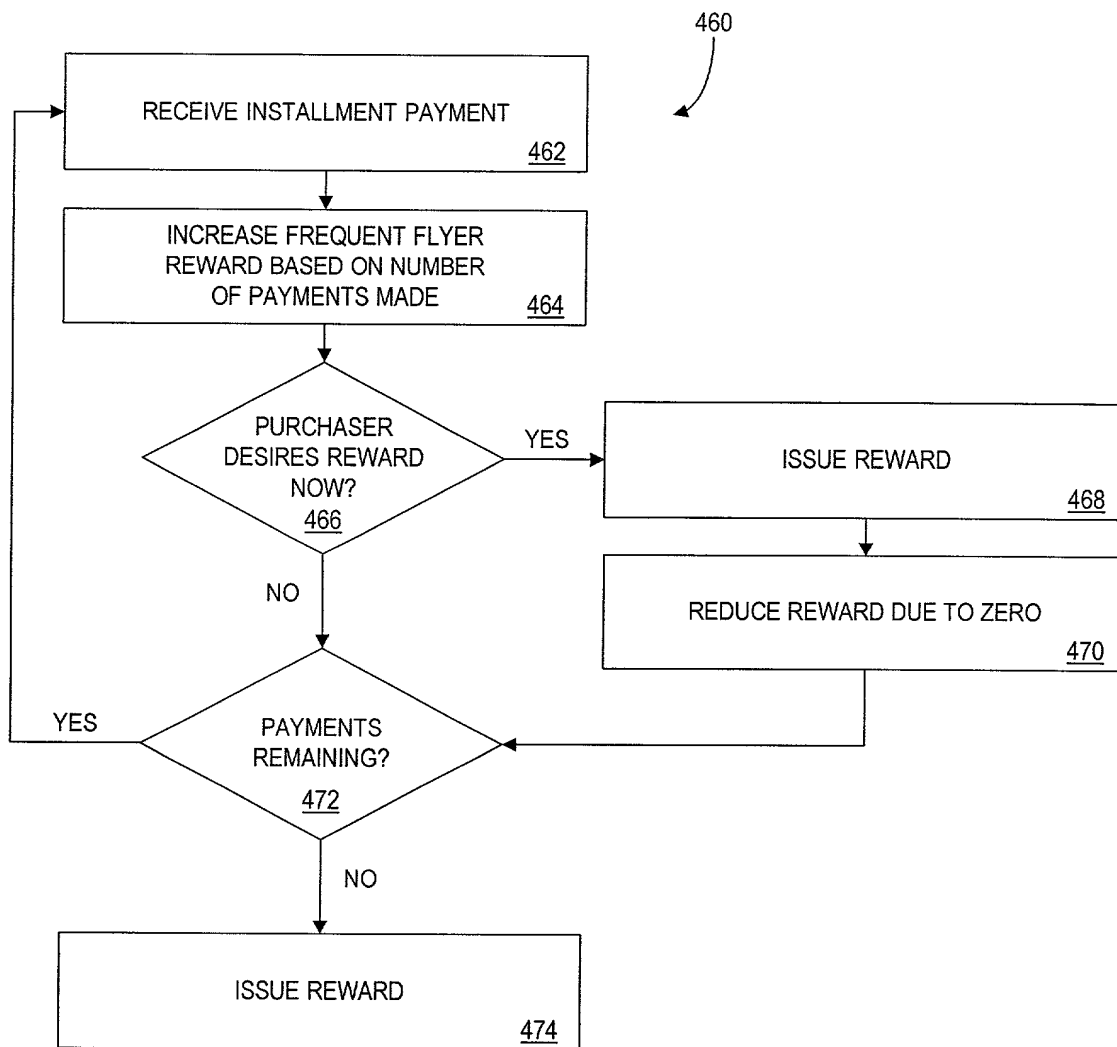


FIG. 15